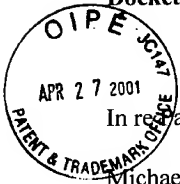


#5 2165  
06-11-01  
PATENT *3/12*

Docket No. CITI0209



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

Michael L. GRANDCOLAS, et al.

Group Art Unit: 2165

Serial No.: 09/671,424

Examiner: To Be Assigned

Filed: September 27, 2000

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Assistant Commissioner of Patents  
Washington, D.C. 20231

**RECEIVED**  
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Technology Center 2100

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, Applicants, through its attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449.

Since these references are being submitted before the First Office Action, no fees are believed to be due. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention.

See 37 C.F.R. §§ 1.104(a) and 1.106(b) concurring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Michael L. GRANDCOLAS, et al:

Date: 4/24/01

By: 

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T0091/196411  
WSHLIB01:100623

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Atty. Docket No.

**CITI0209**

Serial No.

**09/671,424**

**INFORMATION DISCLOSURE STATEMENT**

(Use several sheets if necessary)

Applicant

**Michael L. GRANDCOLAS, et al.**

Filing Date

**September 27, 2000**

Group

**2165**



**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
	4,804,830	2/14/89	Miyagisima, et al.	235	379	7/1/86
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**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	Greenfield, David, "Product Spotlight: Business Layers eProvisionware," <i>Network Magazine, NA</i> , June 1, 2000
	"BofA's Talking ATM Will Retrofit at Least 2,500 of its 14,000 ATMs With Talking ATM Technology Developed by Diebold, NCR and the California Council for the Blind," <i>Card Fax</i> , v. 2000, n. 51, p. 1, March 15, 2000
	Barthel, Matt, "7,000 ATM Sites for the Disabled? ABA Estimates Bank Renovation Needs Nationwide," <i>American Banker</i> , v. 156, n. 157, p. 3(1), August 15, 1991

**EXAMINER**

**DATE CONSIDERED**

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

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